

The EARN (Education Access Rewards North Carolina) Grants join with other forms of assistance (such as federal Pell Grants) to replace the need for student loans. When fully-implemented, the EARN grants will provide 25,000 students from families earning less than 200 percent of the poverty level (about \$40,000 for a family of four), \$4,000 a year in assistance for two years. Students receiving the grant will be required to keep their grades up and pay some nominal costs through earned income or work service credit. These grants make a debt-free college degree attainable for many students. For more information about any of these programs visit [www.nclearnandearn.gov](http://www.nclearnandearn.gov).

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